

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION  
K. Jon Kern et al.  
Application No. 09/677,401  
Attorney Docket No. 5125.02

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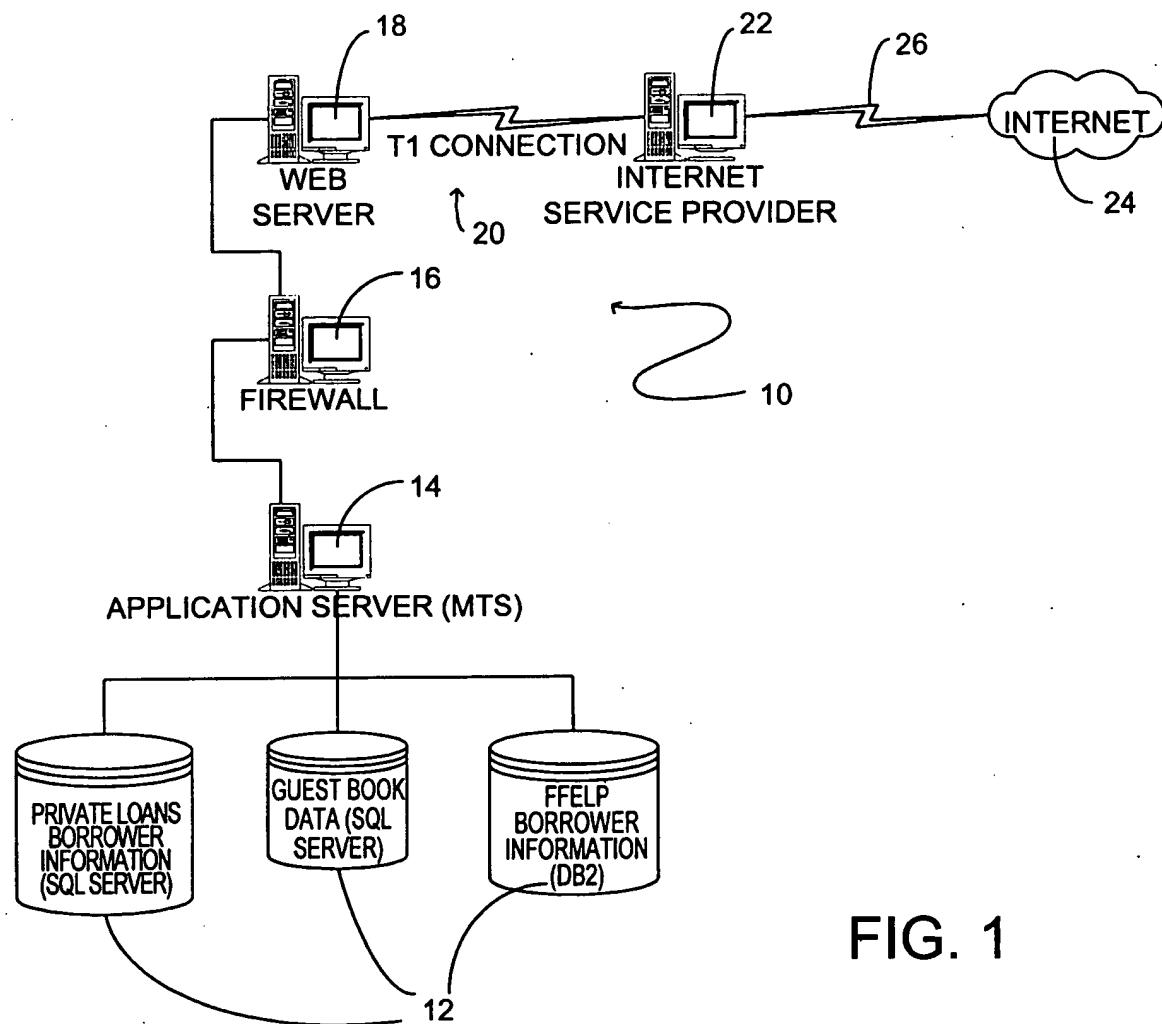


FIG. 1

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

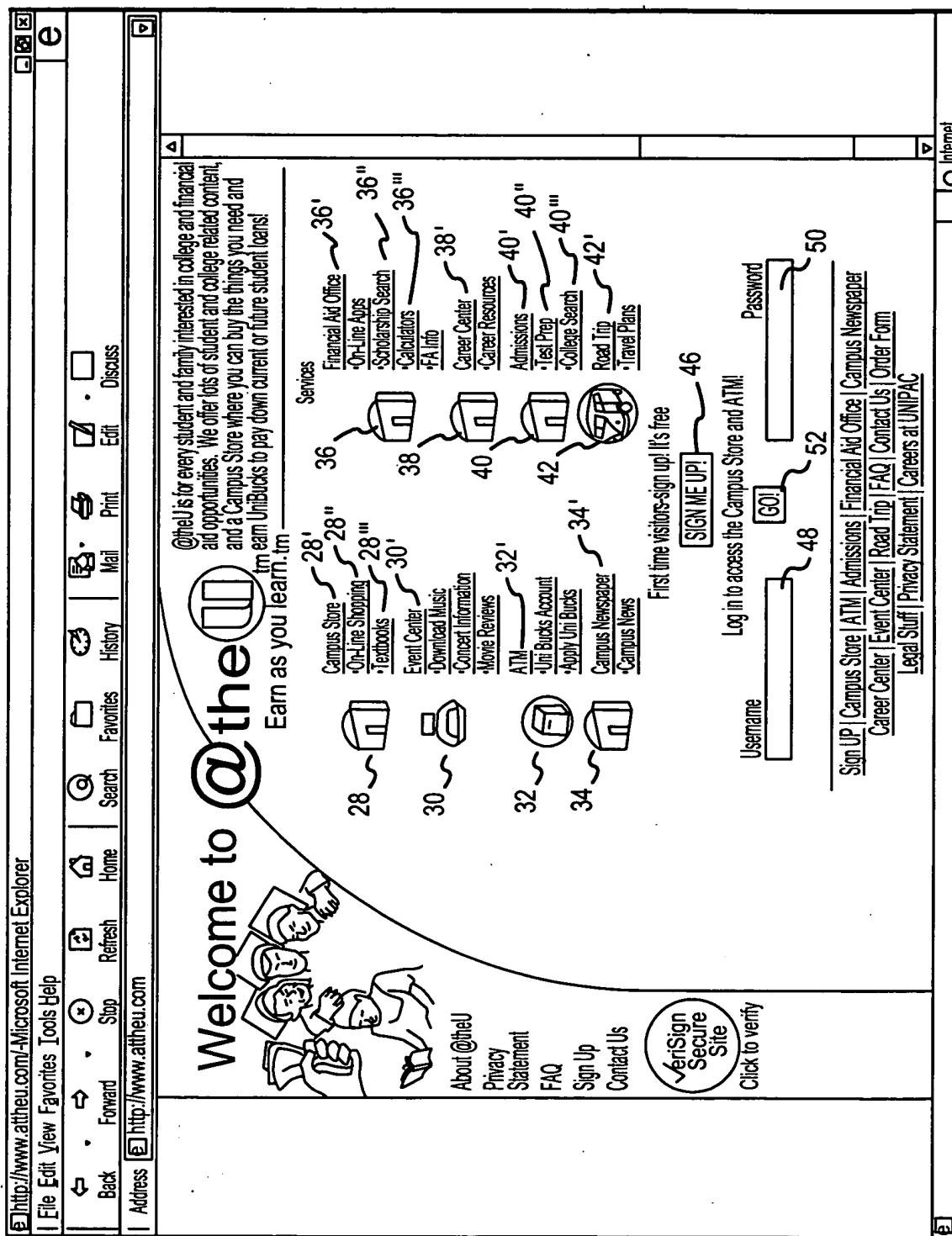
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FIG. 2



LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

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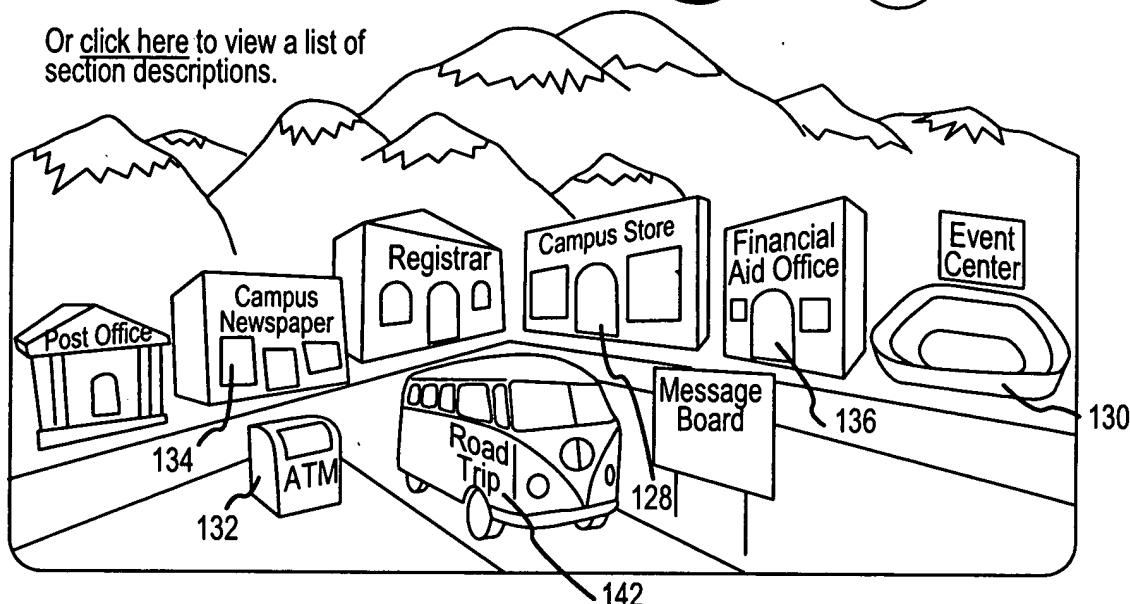
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## Welcome to



> Point your mouse to any of the buildings on the @theU campus to view a description of the sections.

Or click here to view a list of section descriptions.



@theU is an entirely original web site with free membership to current and prospective college students as well as their family members and friends. @theU is also the first internet site in the nation that has a loyalty program that members can use to reduce the balance of a student's loan. You are just a click away from filling out an application for a student loan, searching for scholarship information, purchasing books/CDs/clothing and other items in the mall, making travel arrangements, and much more. Move your mouse pointer over the objects in the @theU picture for an overview of each area or come in and visit our web community. @theU has it all!

First Time Visitors Sign-up Now!...It's FREE!

146

Returning members please sign in below to earn UniBucks.

Username

148

SUBMIT

Password

150

 UNIPAC<sup>sm</sup>



[Registrar Office](#) | [Campus Store](#) | [ATM](#) | [Financial Aid Office](#) | [Campus Newspaper](#)  
[Event Center](#) | [Road Trip](#) | [Message Board](#) | [Post Office](#) | [Order Form](#)

FIG.3

LOYALTY REWARD PROGRAM FOR REDUCING  
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FIG. 4

http://www.atttheu.com/Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://www.atttheu.com

@theU

About @theU Contact Us FAQ Sign Up

Campus Store

- On-Line Shopping
- Textbooks
- Career Center
- Career Resources
- Event Center
- Download Music
- Concert Information
- Movie Reviews
- Financial Aid Office
- Types of FA
- FA Process
- FA Calendar
- Scholarships
- Calculators
- On-Line Applications:
- Federal Loans
- Private Loans
- Borrower Responsibilities
- Newspaper
- Campus News
- Road Trip
- Travel Plans

Download Music

Download music by your favorite artist. Use the Search feature if you already know exactly what you are looking for or browse the directory based on musical style. We make it easy to find the music that interests you!

You will not earn UniBucks for purchases made in the event center.

Music Content Provider

search: \_\_\_\_\_

Enter Artist

Find free downloadable music!

Home | Big Shots | Hot Today | What's New | Add an Artist | Help

• Rock/Pop	• Rap/Hip Hop	• Jazz	• World/Reggae
• Alternative	• Country	• Blues	• Classical
• Electronica	• Soul/R&B	• Folk	• Sacred/Gospel

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Done

Internet

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FIG. 5

The screenshot shows a Microsoft Internet Explorer window with the following details:

- Title Bar:** @theU-Concert Information-Microsoft Internet Explorer
- Menu Bar:** File Edit View Favorites Tools Help
- Toolbar:** Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss
- Address Bar:** Address [ ] http://www.attheu.com/event\_center/concert\_info/
- Content Area:**
  - Logo:** @theU
  - Text:** To find a concert in your area, enter one or more search criteria in the boxes below (you can leave any box empty).
  - Form Fields:** Name of Artist [ ]  
Venue [ ]  
Concerts Between [ ] and [ ]  
(i.e. 1/30/99) (i.e. 1/30/99)  
City [ ]
  - Buttons:** Search [ ]
  - Links:** About @theU | Contact Us | FAQ | Sign Up
  - Navigation:** Campus Store | On-Line Shopping | Textbooks | Career Center | Career Resources | Event Center | Download Music | Concert Information | Movie Reviews | Financial Aid Office | Types of FA | FA Process | FA Calendar | Scholarships | Calculators | On-Line Applications | Federal Loans | Private Loans | Borrower Responsibilities | Newspaper | Campus News | Road Trip | Travel Plans
- Bottom:** Done [ ] Internet [ ]
- Right Side:** Navigation icons (Back, Forward, Stop, Refresh, Home, Search, Favorites, History, Mail, Print, Edit, Discuss) and a vertical scroll bar.
- Bottom Right:** Links: Sign UP | Campus Store | ATM | Admissions | Financial Aid Office | Campus Newspaper | Career Center | Event Center | Road Trip | FAQ | Contact Us | Order Form | Legal Staff | Privacy Statement | Careers at UNIPAC

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**@theU Movie Reviews-Microsoft Internet Explorer**

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

**@theU**

Campus Store · Online Shopping · Textbooks · Career Center · Career Resources · Event Center · Download Music · Concert Information · Movie Reviews · Financial Aid Office · Types of FA · FA Process · FA Calendar · Scholarships · Calculators · Online Applications · Federal Loans · Private Loans · Borrower Responsibilities · Newspaper · Campus News · Road Trip · Travel Plans

About @theU · Contact Us · FAQ · Sign Up · Movie Reviews · Wednesday Jun 4 · Movie Reviews from Bolt Upright · Small Time Crooks

Scripps Howard Film · Top 100 funny films: It's enough to make you cry · This time it's a list of the 100 funniest American films, and as Chester Ril... · Boys and Girls!: It's not the real thing like a "Wild Kingdom" episode about "Horny Toads and Newts." But "Boys and G..." · Shaft Returns, with Isaac Hayes on board · BEVERLY HILLS, Calif.—"Who's the black private dick that's a sex machine..." · The world according to Shaft · Director John Singleton ("Boyz N The Hood") has taken a sensible approach to... · Video Drive In from Kirk Whitman · Bland Rose Hotel · The Naked Man

Video Movie Guide From Cineman · VIDEO MOVIE GUIDE FOR JUNE 12 · VIDEO MOVIE GUIDE FOR JUNE 5

Done Internet

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FIG. 6

LOYALTY REWARD PROGRAM FOR REDUCING  
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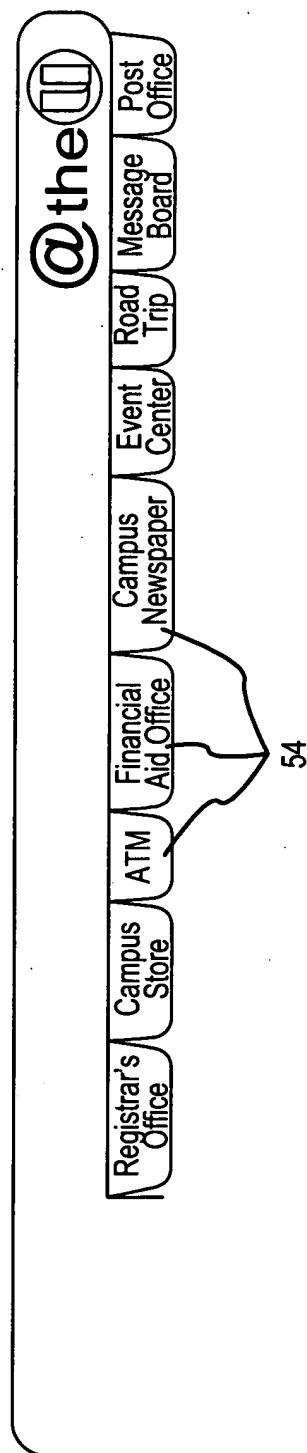


FIG. 7

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

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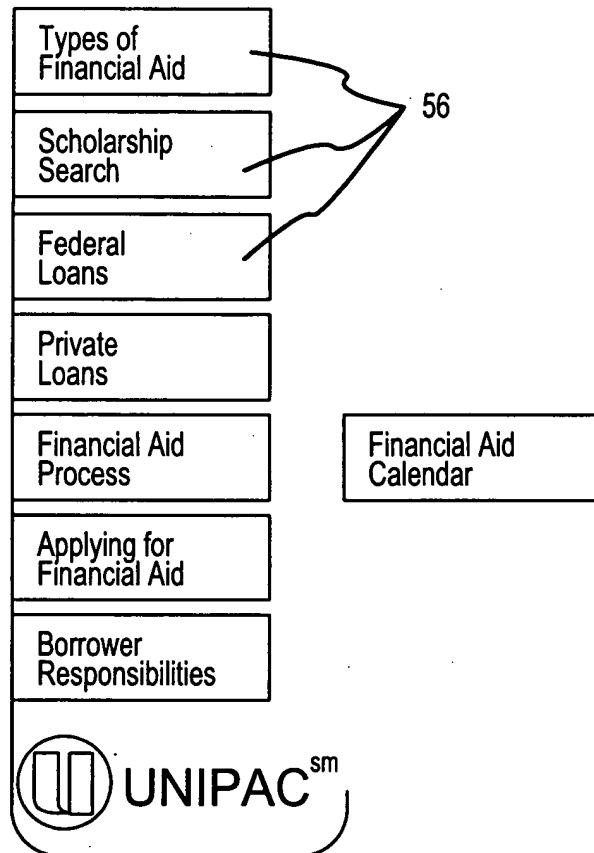


FIG.8

LOYALTY REWARD PROGRAM FOR REDUCING  
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FIG. 9

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

**@theU**

Campus Store  
On-Line Shopping  
Textbooks  
Career Center  
Career Resources  
Event Center  
Download Music  
Concert Information  
Movie Reviews  
Financial Aid Office  
Types of FA  
FA Process  
FA Calendar  
Scholarships  
Calculators  
On-Line Applications:  
Federal Loans  
Private Loans  
Borrower  
Responsibilities  
Newspaper  
Campus News  
Road Trip  
Travel Plans

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Contact Us  
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Sign Up

Campus Newspaper Search

University Brigham Young U.

Campus Newspaper

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Search

Sports  
New Mountain West hoops schedule  
conflicts with BYU's family night  
By Eric Frandsen (The Daily Universe)  
Tuesday, June 13, 2000

(U-WIRE) PROVO, Iowa-Mountain West Conference's 'Big Monday' is set to come to the Marriott Center, accompanied with national television. No, it's not a group of muscular giants wrestling each other for a chance at the 'Hard Core' title or 'Heavy Weight Champion' of the world; there won't be story lines and damsels in distress slams onto tables, at least live.

News  
Seagrave to serve as interim president as Iowa State U. begins search  
By Jocelyn Marcus (Iowa State Daily)  
Tuesday, June 13, 2000

(U-WIRE) AMES, Iowa-The Board of Regents will confirm the appointment of Richard Seagrave as Iowa State University's interim president and begin discussing the search for a new permanent president at its meeting Wednesday and Thursday.

Terms of Seagrave's presidency will be discussed. His salary will be \$180,000 plus

Done

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**FIG. 10**

		<input type="checkbox"/> Back <input type="checkbox"/> Forward <input type="checkbox"/> Stop <input type="checkbox"/> Refresh		<input type="checkbox"/> Home <input type="checkbox"/> Search <input type="checkbox"/> Favorites <input type="checkbox"/> History <input type="checkbox"/> Mail <input type="checkbox"/> Print <input checked="" type="checkbox"/> Edit <input type="checkbox"/> Discuss													
<p align="center"><b>@theU-Scholarships-Microsoft Internet Explorer</b></p> <p align="center">File Edit View Favorites Tools Help</p> <p align="center">Address <input type="text" value="http://www.attheu.com/financial_aid/scholarships/"/></p>																	
<p align="center">  <b>Scholarship Search</b>          By answering the questions that follow, SRN Express will save you hours of research as you look for financial aid and scholarship resources for your higher education. You have the best chance to locate funds if you start your research 10 to 16 months before the academic year of interest.       </p>																	
<p align="center"><b>Personal Information</b></p> <table border="1"> <tr> <td align="right">State of Legal Residence</td> <td align="left"> <input )<br="" type="text" value="Any State"/> <input type="button" value="▼"/> </td> </tr> <tr> <td align="right">Sex</td> <td align="left"> <input type="radio"/> Male   <input checked="" type="radio"/> Female         </td> </tr> <tr> <td align="right">Race</td> <td align="left"> <input button"="" type="text" value="▼"/> </td> </tr> <tr> <td align="right">Heritage</td> <td align="left"> <input button"="" type="text" value="▼"/> </td> </tr> <tr> <td align="right">Religion</td> <td align="left"> <input button"="" type="text" value="▼"/> </td> </tr> <tr> <td align="right">Citizenship</td> <td align="left"> <input button"="" type="text" value="▼"/> </td> </tr> </table>						State of Legal Residence	<input )<br="" type="text" value="Any State"/> <input type="button" value="▼"/>	Sex	<input type="radio"/> Male <input checked="" type="radio"/> Female	Race	<input button"="" type="text" value="▼"/>	Heritage	<input button"="" type="text" value="▼"/>	Religion	<input button"="" type="text" value="▼"/>	Citizenship	<input button"="" type="text" value="▼"/>
State of Legal Residence	<input )<br="" type="text" value="Any State"/> <input type="button" value="▼"/>																
Sex	<input type="radio"/> Male <input checked="" type="radio"/> Female																
Race	<input button"="" type="text" value="▼"/>																
Heritage	<input button"="" type="text" value="▼"/>																
Religion	<input button"="" type="text" value="▼"/>																
Citizenship	<input button"="" type="text" value="▼"/>																
<p align="center"><b>Enrollment Information</b></p> <table border="1"> <tr> <td align="right">Scholarship Grade Level</td> <td align="left"> <input button"="" type="text" value="▼"/> </td> </tr> <tr> <td align="right">Career Objectives</td> <td align="left"> <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/> </td> </tr> <tr> <td align="right">Course of Study</td> <td align="left"> <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/> </td> </tr> <tr> <td align="right">Grade Point Average</td> <td align="left"> <input button"="" type="text" value="▼"/> </td> </tr> </table>						Scholarship Grade Level	<input button"="" type="text" value="▼"/>	Career Objectives	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Course of Study	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Grade Point Average	<input button"="" type="text" value="▼"/>				
Scholarship Grade Level	<input button"="" type="text" value="▼"/>																
Career Objectives	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																
Course of Study	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																
Grade Point Average	<input button"="" type="text" value="▼"/>																
<input type="button" value="Done"/>																	

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FIG. 11

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

**@theU** sm Earn as you learn \$m

Campus Store  
On-Line Shopping  
Textbooks  
Career Center  
Event Center  
Download Music  
Career Resources  
Concert Information  
Movie Reviews  
Financial Aid Office  
Types of FA  
FA Process  
FA Calendar  
Scholarships  
Calculators  
On-Line Applications:  
Federal Loans  
Private Loans  
Borrower Responsibilities  
Newspaper  
Campus News  
Road Trip  
Travel Plans

About @theU  
Contact Us  
FAQ  
Sign Up

CollegeAidCalculator.Com 2000 2001 © 2000 Think Ahead, Inc. Microsoft Internet Explorer

College Aid Calculator

Student's Current Year in School  
Future College Costs AND future Expected Family Contribution are based on what year in school a student is in now.

What if Calculator will appear here after the Report.

1 Student Information  
What grade are you in?  Select a grade   
Please read the Help messages>>>  
Click the [Next] button to continue.

Loan Calc Start Over Back Next  
Exit \*\*\*LINKS to other useful WEB screens. \*\*\*

Done

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FIG. 12

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address  http://www.attneu.com/career\_center/



Campus Store  
•On-Line Shopping  
•Textbooks  
Career Center  
•Career Resources  
Event Center  
Download Music  
Concert Information  
Movie Reviews

Financial Aid Office  
•Types of FA  
•FA Process  
•FA Calendar  
Scholarships  
•Calculators  
•On-Line Applications:  
Federal Grants  
Private Loans  
•Borrower Responsibilities  
Newspaper  
•Campus News  
Road Trip  
Travel Plans



About @theU  
Contact Us  
FAQ  
Sign Up

**Career Center**

Begin planning your career now with helpful career resources including insider information on many industries and companies! Access articles on job-hunting strategies, resumes, networking, interviewing, career management, and internships. Click on the Career Content Provider logo below to see what really goes on 9 to 5 with the folks who already have the job you want.

You will not earn UniBucks for purchases made in the Career Center.

**Career Content Provider**

[Sign UP](#) | [Campus Store](#) | [ATM](#) | [Admissions](#) | [Financial Aid Office](#) | [Campus Newspaper](#)  
[Career Center](#) | [Event Center](#) | [Road Trip](#) | [FAQ](#) | [Contact Us](#) | [Order Form](#)  
[Legal Stuff](#) | [Privacy Statement](#) | [Careers at UNPAC](#)

Done

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© @theU-Test Prep-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

**@theU**

ADMISSIONS

- Test Prep
- College Search

ATM

- Apply UniBucks
- UniBuck Account
- Campus Store
- On-Line Shopping
- Textbooks

Career Center

- Career Resources
- Event Center
- Download Music
- Concert Information
- Movie Reviews

Financial Aid Office

- Types of FA
- FA Process
- FA Calendar
- Scholarships
- Calculators
- On-Line Applications:
- Federal Loans
- Private Loans
- Borrower Responsibilities
- Newspaper
- Campus News

Test Prep

Be prepared to get into college or graduate school!

You will not earn UniBucks for purchases made in the Admissions Office.

Test Prep

Advanced Placement Exams

About the Advanced Placement Program

SAT

The Wonderful World of the SAT

The 100 Most Common SAT Words

GRE

About the GRE

10 Things You Should Know About the GRE

GMAT

About the GMAT

10 Things You Should Know About the GMAT CAT

Internet

Done

FIG. 13

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

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FIG. 14

Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address: [http://www.attheu.com/admissions/college\\_search/](http://www.attheu.com/admissions/college_search/)

College Search

Choosing a college can be difficult. But it doesn't have to be! @theU can help you find a two-year or four-year college that's right for you. Our database contains nearly 4,000 colleges and Universities to choose from. Once you tell us what's most important to you, we will provide you with college profiles that match your interests!

Use the search by Name feature if you already know the name of the college you are interested in or use the Search by My Interests feature to match universities with your current interests!

Search by My Interests

Search by College Name

[Sign Up](#) | [Campus Store](#) | [ATM](#) | [Admissions](#) | [Financial Aid Office](#) | [Campus Newspaper](#)  
[Career Center](#) | [Event Center](#) | [Read Top](#) | [FAQ](#) | [Contact Us](#) | [Order Form](#)

[Legal Stuff](#) | [Privacy Statement](#) | [Careers at UNIPAC](#)

Done

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FIG. 15

@theU-Road Trip-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

Preferred Travel Provider

Road Trip

About @theU Contact Us FAQ Sign Up

Campus Store • On-Line Shopping • Textbooks Career Center • Career Resources Event Center • Download Music • Concert Information Movie Reviews Financial Aid Office • Types of FA • FA Process • FA Calendar • Scholarships • Calculators • On-Line Applications: • Federal Loans • Private Loans • Borrower Responsibilities • Newspaper • Campus News Road Trip • Travel Plans

Find the lowest fare or best schedule on over 400 airlines.

Find just the car you need from over 50 rental car companies.

Find your perfect hotel from over 40,000 hotel properties.

Book a train on VIA Rail Canada.

Done

The screenshot shows a Microsoft Internet Explorer window with the title bar "Microsoft Internet Explorer". The address bar contains the URL "http://www.attheu.com/road\_trip/". The menu bar includes "File", "Edit", "View", "Favorites", "Tools", and "Help". Below the menu is a toolbar with icons for Back, Forward, Stop, Refresh, Home, Search, Favorites, History, Mail, Print, Edit, and Discuss. The main content area displays a logo for "@theU" and a "Preferred Travel Provider" button. To the right, there's a sidebar with links to various campus services like Campus Store, Financial Aid Office, and Event Center. The bottom right corner has a "Done" button.

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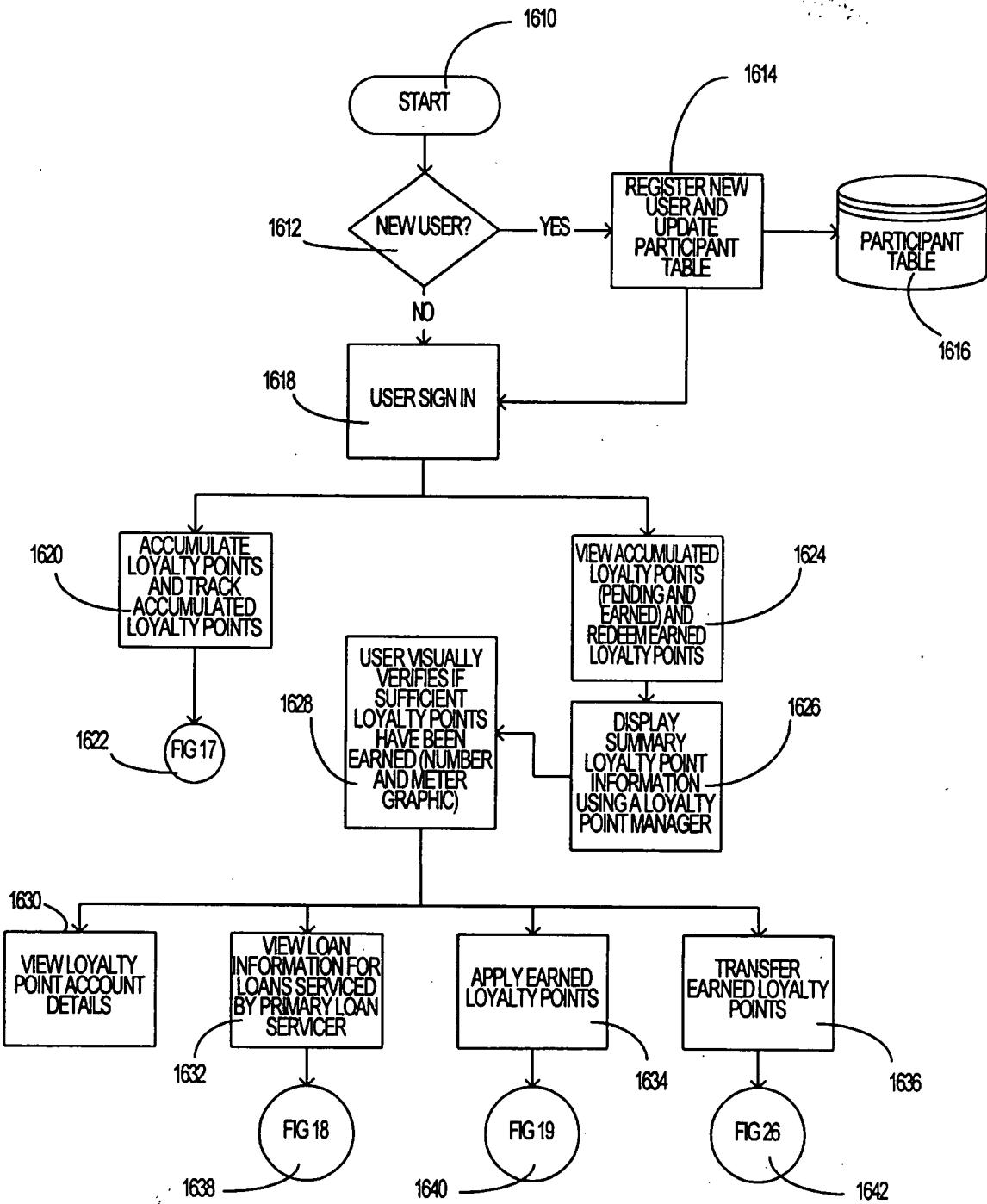


FIG. 16

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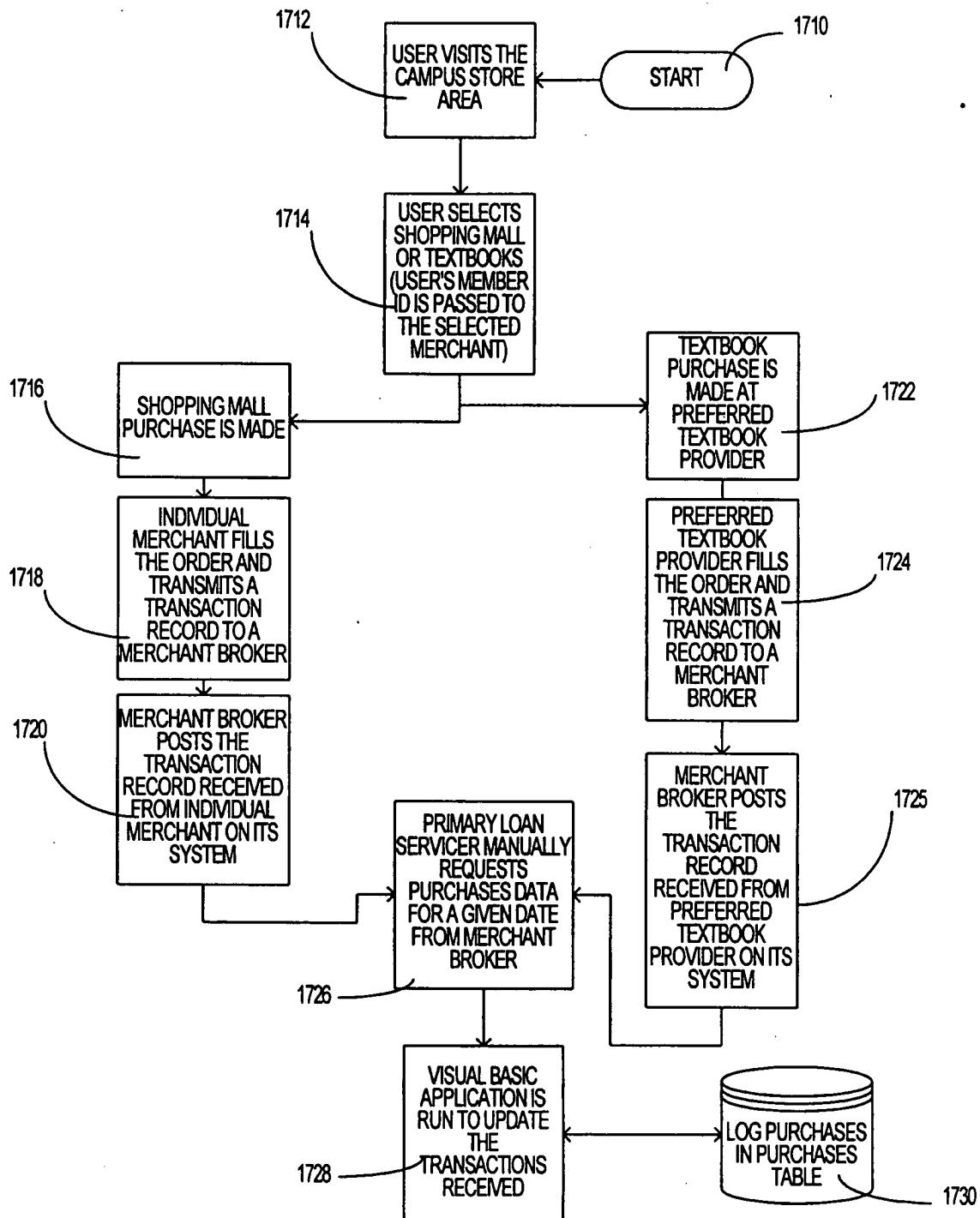


FIG. 17

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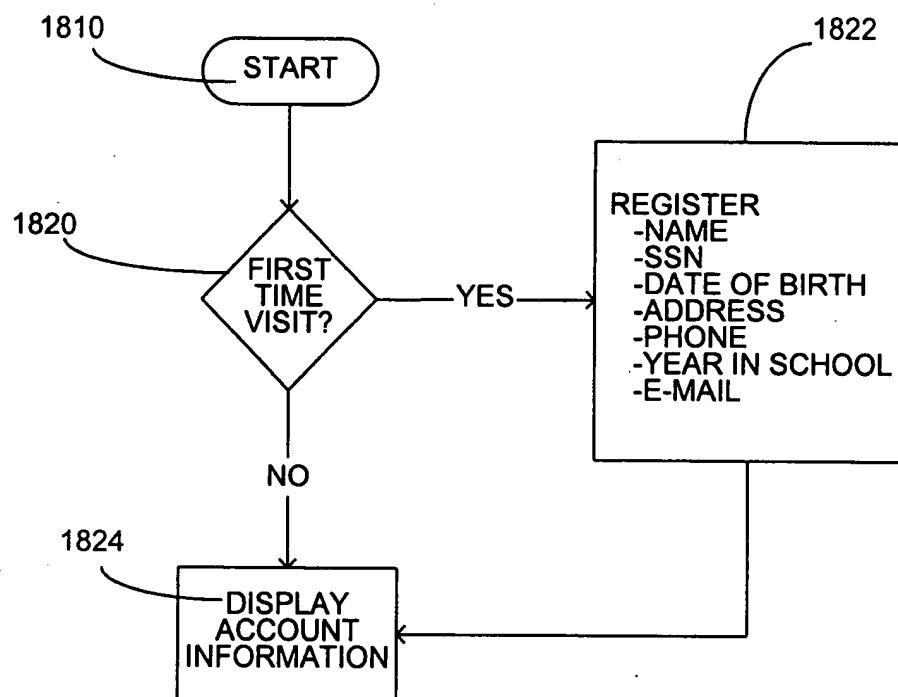


FIG. 18

LOYALTY REWARD PROGRAM FOR REDUCING  
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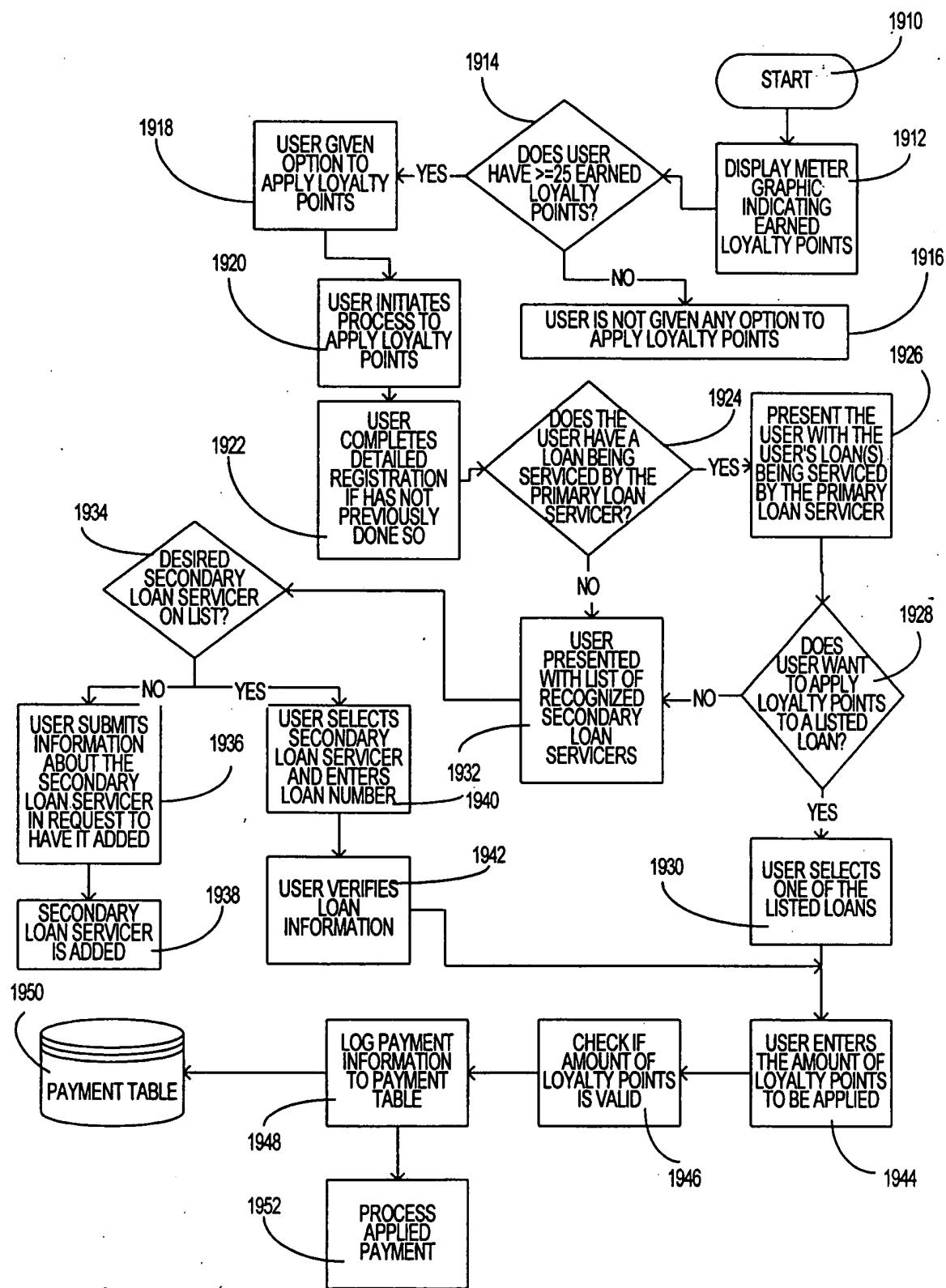


FIG. 19

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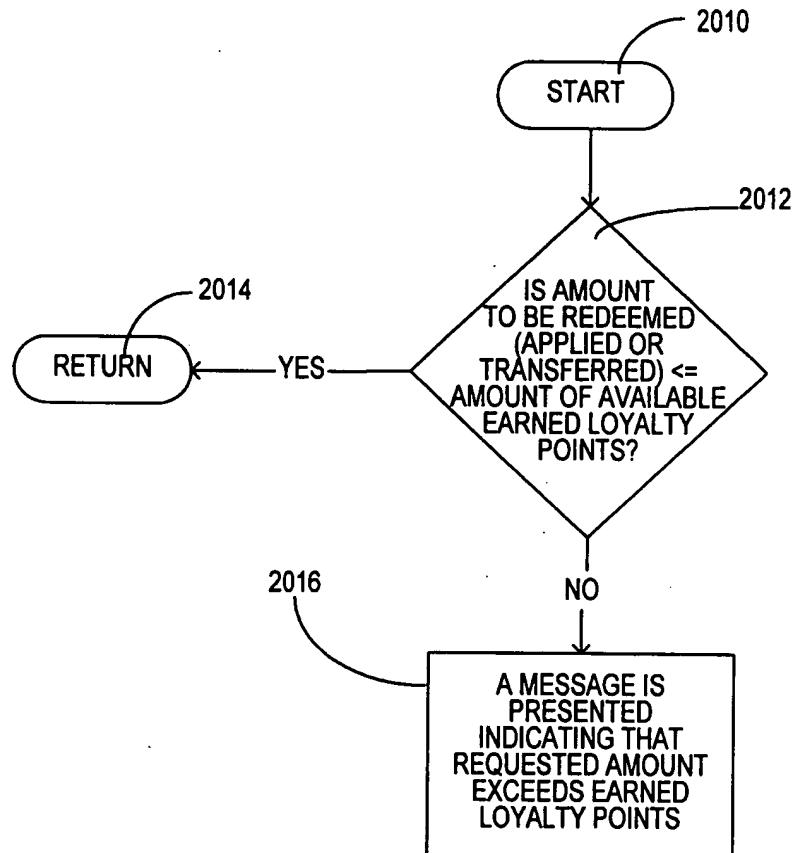


FIG. 20

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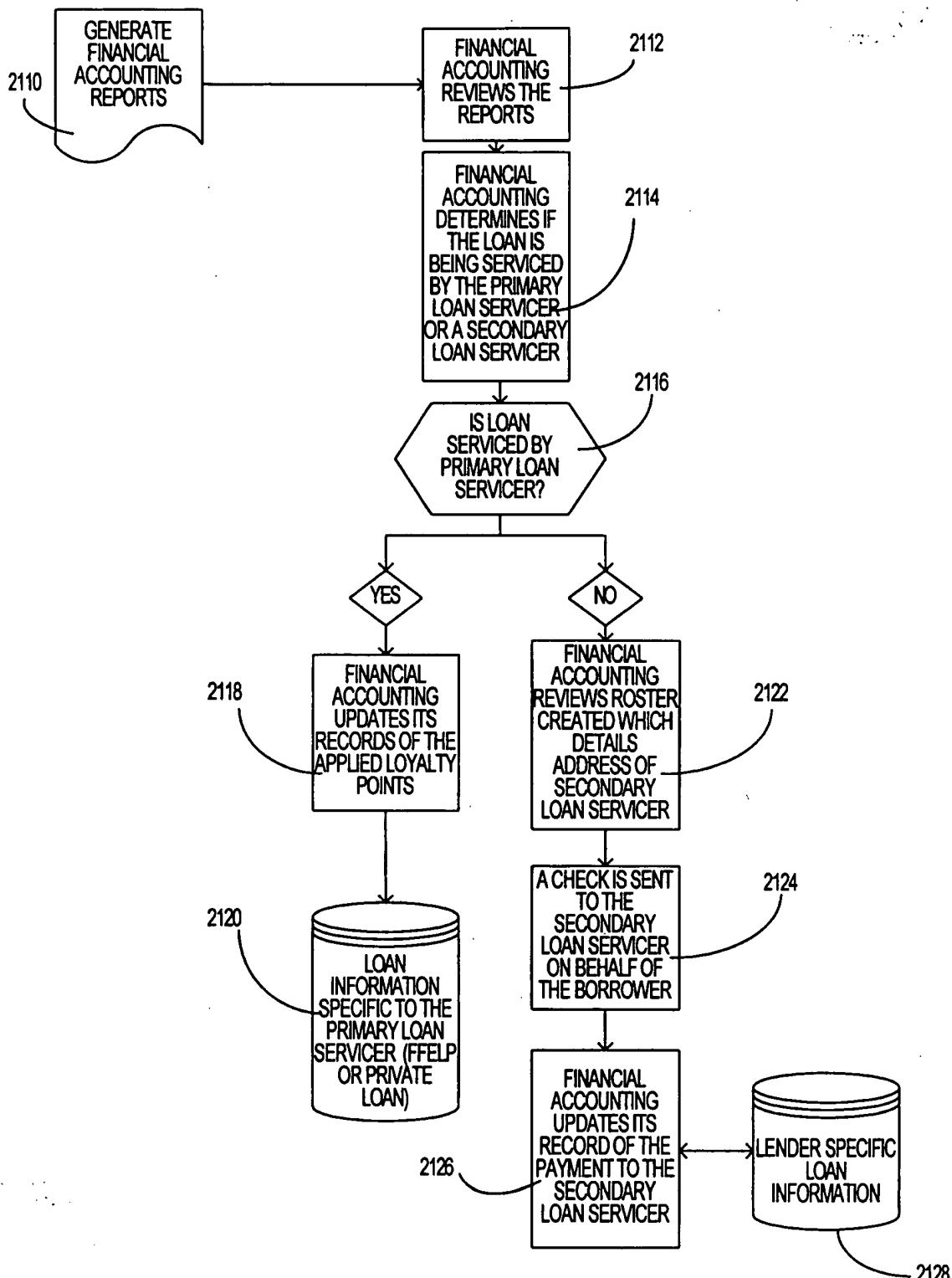


FIG. 21

LOYALTY REWARD PROGRAM FOR REDUCING  
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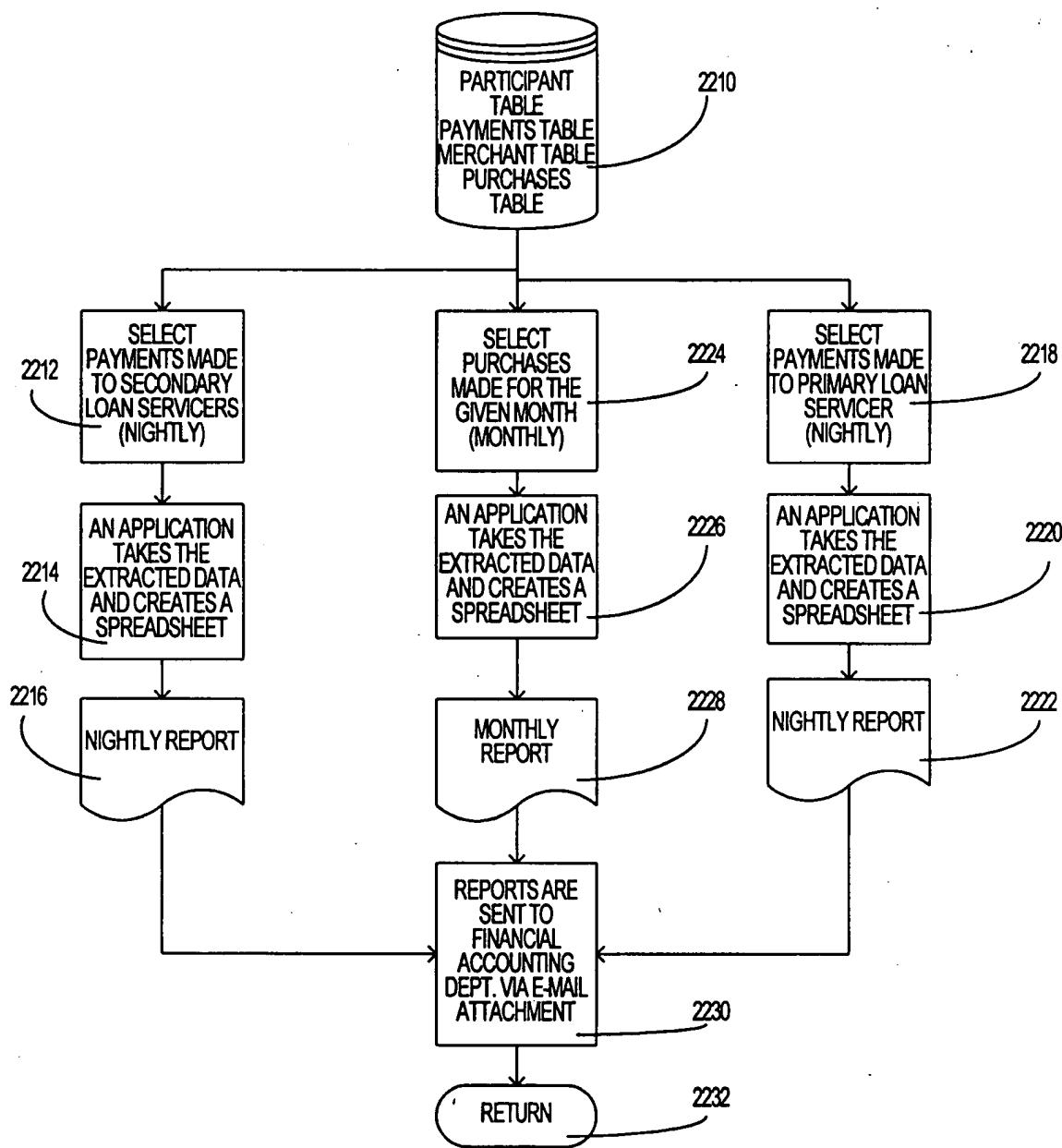


FIG. 22

LOYALTY REWARD PROGRAM FOR REDUCING  
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Nightly Loyalty Points Servicer Transfer Report  
January 11, 2000

<u>Trans. Date</u>	<u>Parti-ID</u>	<u>SSN</u>	<u>Last Name</u>	<u>First Name</u>	<u>Servicer</u>	<u>Address</u>	<u>City</u>	<u>St.</u>	<u>Zip</u>	<u>Amount</u>
11/21/2000	89	123-99-2222	Cooper	Gus	Sallie Mae	11600 Sallie Mae Dr.	Reston	VA	20193	(\$30.00)
11/21/2000	1234	777-55-8888	Crandell	Bob	Herget Nat. Bnk.	123 S. Fourth St.	Pekin	IL	61610	(\$15.00)

FIG.23

**LOYALTY REWARD PROGRAM FOR REDUCING  
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**Monthly Loyalty Points Earned Report**  
 December 1999

<u>Trans. Date</u>	<u>Parti-ID</u>	<u>Merchant ID</u>	<u>Purch. Amount</u>	<u>Borr. Comm.</u>	<u>Unipac Rev.</u>	<u>Total Comm.</u>
11/01/1999	1425	Borders.com	\$45.00	\$2.25	\$0.90	\$3.15
11/02/1999	121	Toysrus.com	\$30.00	\$1.50	\$0.25	\$1.75
11/03/1999	6	BigWords.com	\$100.00	\$5.00	\$3.00	\$8.00
		<b>Grand Total</b>	<b>\$175.00</b>	<b>\$8.75</b>	<b>\$4.15</b>	<b>\$12.90</b>

**FIG.25**

**Nightly Loyalty Points Payments Report**  
 January 12, 2000

<u>Trans. Date</u>	<u>Parti-ID</u>	<u>SSN</u>	<u>Ln. #</u>	<u>Last Name</u>	<u>First Name</u>	<u>Office</u>	<u>Submitted Amount</u>	<u>Additional 20%</u>	<u>Total Pmt. Amount</u>
01/11/2000	89	123-45-2545	2	Doe	John	Denver	(\$30.00)	(\$6.00)	(\$36.00)
01/11/2000	23	235-65-9786	1	Jordan	Matthew	Denver	(\$75.00)	(\$15.00)	(\$90.00)
							<b>Sub-Total</b>		<b>(\$126.00)</b>
01/11/2000	242	476-87-9999	3	Cooper	Gus	Lincoln	(\$15.00)	(\$3.00)	(\$18.00)
							<b>Sub-Total</b>		<b>(\$18.00)</b>
01/11/2000	353	555-44-3333	Pvt.	Davis	Kris	St. Paul	(\$30.00)	(\$6.00)	(\$36.00)
							<b>Sub-Total</b>		<b>(\$36.00)</b>
							<b>Grand Total</b>		<b>(\$180.00)</b>

**FIG.24**

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

K. Jon Kern et al.  
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Attorney Docket No. 5125.02

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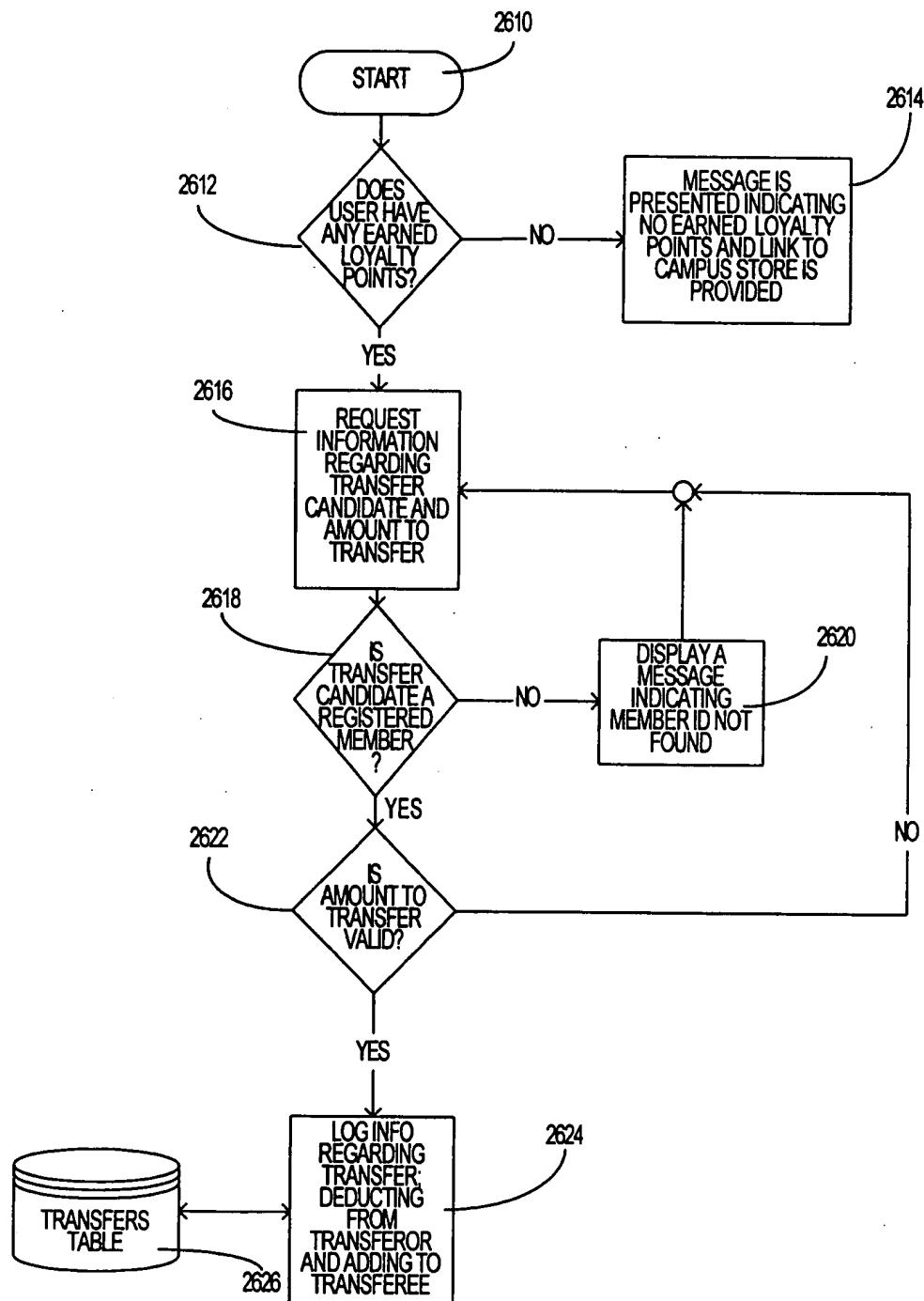


FIG. 26

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

K. Jon Kern et al.

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FIG.27

@theU-New User-Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address

ADMISSIONS  
- Test Prep  
- College Search  
ATM  
Apply UniBucks  
UniBuck Account  
Campus Store  
On-Line Shopping  
Textbooks  
Career Center  
Career Resources  
Event Center  
Download Music  
Concert Information  
Movie Reviews  
Financial Aid Office  
- Types of FA  
FA Process  
FA Calendar  
Scholarships  
Calculators  
- On-Line Applications:  
Federal Loans  
Private Loans  
Borrower Responsibilities  
Newspaper  
- Campus News



Member Registration Form

Thank you for your interest in @theU. This free member service is available to anyone interested! Please complete the registration form below and click the Continue button to begin using this exciting UNIPAC service

Year in School

Email

Your E-Mail Address will be used in the UniBucks program and to send your forgotten password.

Username

Your Username will be used to uniquely identify you on @theU.

Password

Username

Your Username will be used to uniquely identify you on @theU.

Password

Username

Your Username will be used to uniquely identify you on @theU.

Continue



Click to verify

---

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THE BALANCE OF A LOAN OBLIGATION

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FIG. 28

28"

28"

Address  E

File Edit View Favorites Tools Help

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28"

28"

Campus Store On-Line Shopping Textbooks Career Center Career Resources Event Center Download Music Concert Information Movie Reviews Financial Aid Office Types of FAFA Process FA Calendar Scholarships Calculators On-Line Applications Federal Grants Private Loans Borrower Responsibilities Newspaper Campus News Read Tip Travel Plans

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44

@theU

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Campus Store

The Campus Store is an online shopping area where you can purchase name-brand products from a wide variety of merchants. As part of our loyalty program, @theU members will earn UniBucks worth up to 5% of the purchase price. Your personal UniBucks are tracked and accessed via the ATM. Once earned, UniBucks can be applied to your student loan account serviced at UNIPAC or any other financial institution you designate. Parents, family members and friends can establish their own @theU accounts. UniBucks from these accounts can be transferred to you, or to any @theU member they choose.

60

66

VeriSign Secure Site Click to verify

Shopping Mall Textbooks

Sign UP Campus Store ATM Admissions Financial Aid Office Campus Newspaper Career Center Event Center Read Tip FAQ Contact Us Order Form Legal Staff Privacy Statement Careers at UNIPAC

Internet

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FIG. 29

@theU-Shopping Mall-Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address [http://www.attneu.com/campus\\_store/shopping\\_mall/](http://www.attneu.com/campus_store/shopping_mall/)

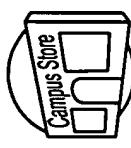
Campus Store

On-Line Shopping  
Textbooks  
Career Center  
Career Resources  
Event Center  
Download Music  
Concert Information  
Movie Reviews  
Financial Aid Office

Types of FA  
FA Process  
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Private Loans  
Borrower Responsibilities  
Newspaper  
Campus News  
Road Trip  
Travel Plans



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Campus Store

Welcome to the Virtual Shopping Mall. Please feel free to browse the stores' merchandise. You can purchase items directly from each store and earn UniBucks as a loyalty reward. UniBucks are credited to your account at up to 5% of your purchase price. You may view a current list of our participating Merchants and the minimum Unibucks you'll earn for each purchase.

Please note: If you click on an advertisement within a merchant store, you may leave the @theU site and may not earn UniBucks on any purchases. Always make sure that the @theU navigation bar is on top of your webpage to be properly credited with UniBucks.

Categories All Merchants

Continue ↗ 62

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Done

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FIG. 30

□  E

File Edit View Favorites Tools Help

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Address:  http://www.atheu.com/campus\_store/shopping\_mall/

**@theU**

Campus Store On-Line Shopping Textbooks Career Center Career Resources Event Center Download Music Concert Information Movie Reviews Financial Aid Office Types of FAFA Process FA Calendar Scholarships Calculators On-Line Applications Federal Loans Private Loans Borrower Responsibilities Newspaper Campus News Road Trip Travel Plans

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Welcome to the Virtual Shopping Mall. Please feel free to browse the stores' merchandise. You can purchase items directly from each store and earn UniBucks as a loyalty reward. UniBucks are credited to your account at up to 5% of your purchase price. You may view a current list of our participating Merchants and the minimum Unibucks you'll earn for each purchase.

Please note: If you click on an advertisement within a merchant store, you may leave the @theU site and may not earn UniBucks on any purchases. Always make sure that the @theU navigation bar is on top of your webpage to be properly credited with UniBucks.

Campus Store

Categories

- All Merchants
- All Merchants
- Special Offers
- Beauty
- Books & Textbooks
- Clothing and Accessories
- Collectibles
- Computer and Electronics
- Entertainment
- Food
- Gifts & Toys
- Newspaper
- Campus News
- Road Trip
- Travel Plans

Sign UP Campus Store Food Games & Toys Gifts & Flowers

Career Center Order Form

Internet

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THE BALANCE OF A LOAN OBLIGATION

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FIG.31

@theU Shopping Mail Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address [http://www.attheu.com/campus\\_store/shopping\\_mail](http://www.attheu.com/campus_store/shopping_mail)



A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

We're constantly adding new merchants. Please check back often!

Merchant Name	UniBucks Rate
Merchant 1	5.0%
Merchant 2	5.0%

A

Merchant AA
Merchant AB
Merchant AC

[Return To Top](#)

B

Merchant BA
Merchant BB
Merchant BC
Merchant BD
Merchant BE

Done

Campus Store  
On-Line Shopping  
Tattoos  
Career Center  
Event Center  
Download Music  
Contact Information  
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Private Loans  
Borrower Responsibilities  
Newspaper  
Campus News  
Read Trip  
Travel Plans

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

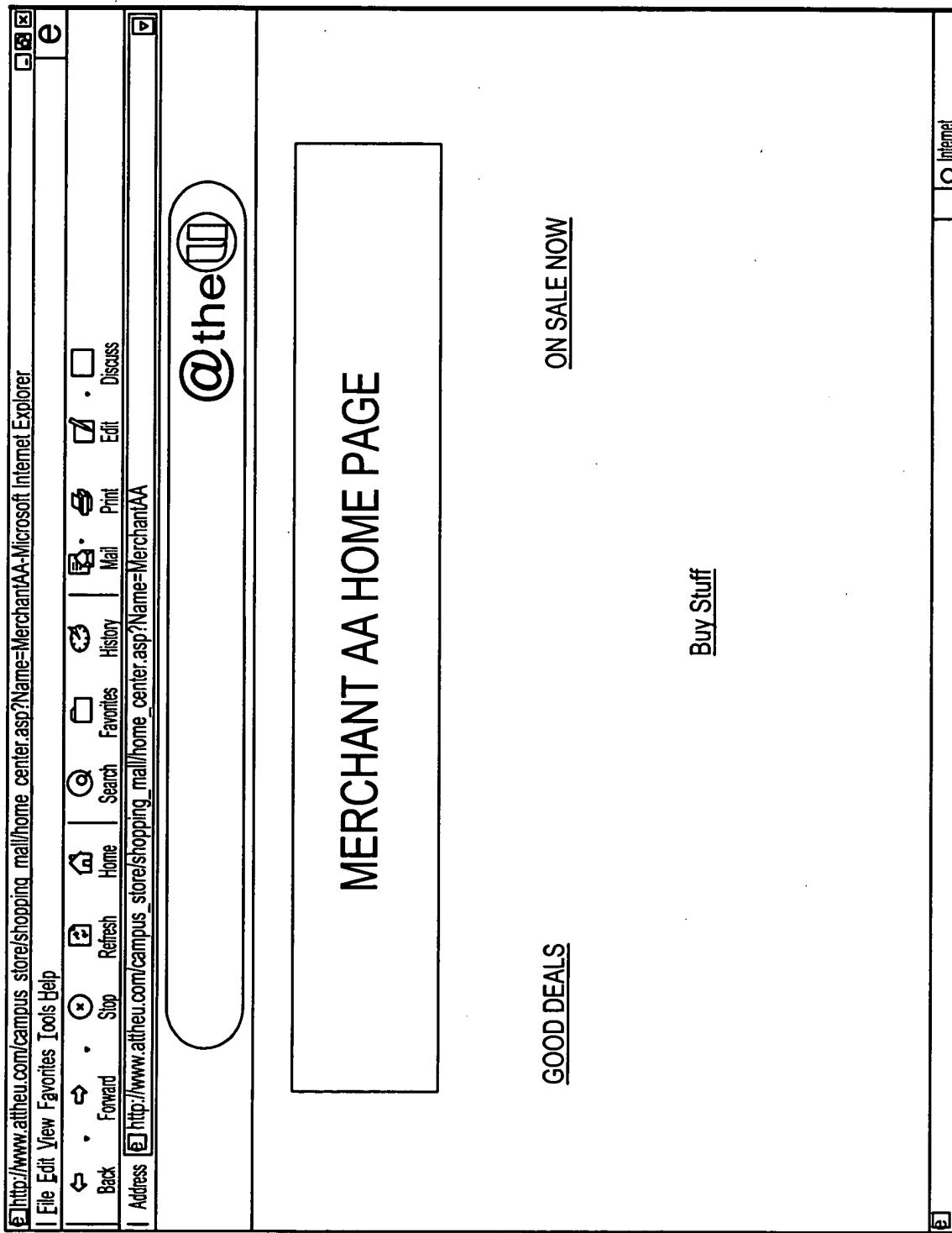
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FIG.32



LOYALTY REWARD PROGRAM FOR REDUCING  
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Career Center  
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Event Center  
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• Concert Information  
• Movie Reviews  
Financial Aid Office  
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• Private Loans  
• Borrower Responsibilities  
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Book & Textbook Merchant 1 Book & Textbook Merchant 2 Book & Textbook Merchant 3

Book & Textbook Merchant 4 Book & Textbook Merchant 5

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Internet

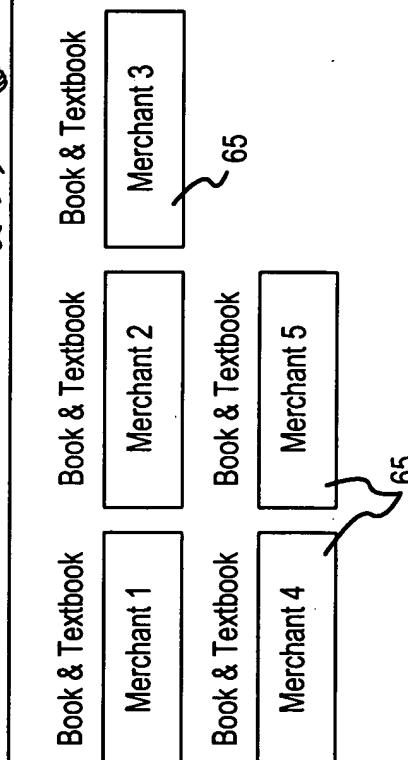


FIG.33

LOYALTY REWARD PROGRAM FOR REDUCING  
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FIG. 34

@theU Shopping Mall-Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address  http://www.atttheu.com/campus\_store/shopping\_mall/

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Merchant 1 Beauty  
Merchant 2 Beauty  
Merchant 3 Beauty  
Merchant 4 Beauty  
Merchant 5 Beauty  
Merchant 6 Beauty  
Merchant 7 Beauty  
Merchant 8 Beauty  
Merchant 9 Beauty  
Merchant 10 Beauty

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Career Center | Event Center | Road Trip | FAQ | Contact Us | Order Form  
Legal Stuff | Privacy Statement | Careers at UNPAC

http://www.atttheu.com/contact\_us/

Internet

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FIG.35

Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address  http://www.atheu.com/campus\_store/textbooks

**@theU**

Campus Store  
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•Career Resources  
Event Center  
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•Concert Information  
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•FA Process  
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•On-Line Applications:  
Federal Loans  
Private Loans  
Borrower Responsibilities  
Newspaper  
•Campus News  
Read Trip  
•Travel Plans

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Campus Store

**@theU Textbooks**  
We have joined with Preferred Textbook Provider.com to help you save money on textbooks. In addition you'll earn 5% UniBucks for each textbook purchase and get FREE shipping (3-5 business days, orders over \$35.00)

Preferred Textbook Provider

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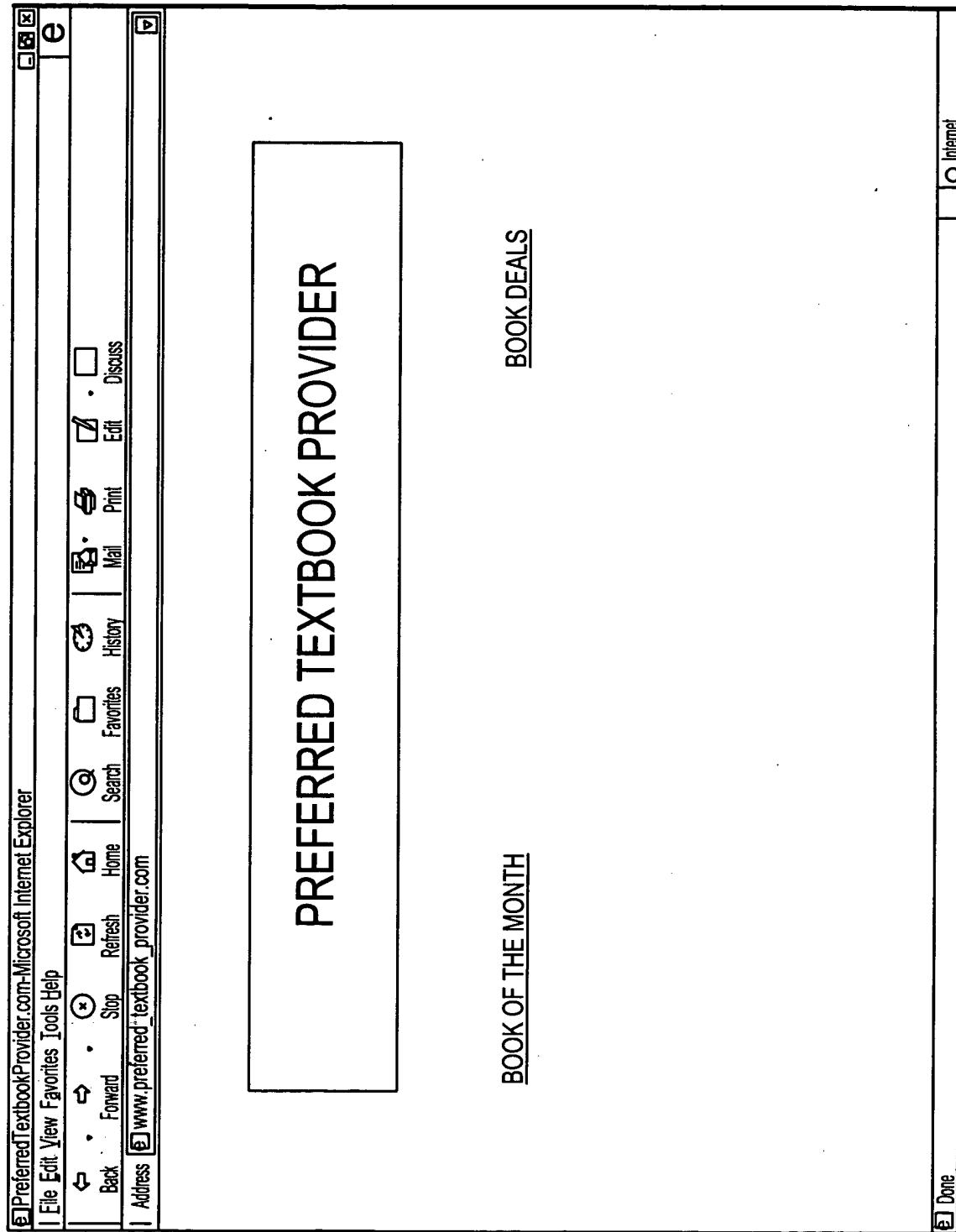


FIG. 36

LOYALTY REWARD PROGRAM FOR REDUCING  
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FIG.37

Microsoft Internet Explorer

File Edit View Favorites Tools Help

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**@theU Membership Required**

This area of the web site is provided for current members of @theU. Please enter your username and password, then click on Continue. If you are not currently a member of @theU, why not register now?

Member Login

Username:

Password:

 Click to verify

Continue 

Forgot Your Password?

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http://stage.attneu.com/atm/-Microsoft Internet Explorer

| File Edit View Favorites Tools Help

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| Address http://stage.attneu.com/atm/

**@theU**

ATM • Apply UniBucks • UniBuck Account • Campus Store • On-Line Shopping • Textbooks • Career Center • Career Resources • Event Center • Download Music • Concert Information • Movie Reviews • Financial Aid Office • Types of FA • FA Process • FA Calendar • Scholarships • Calculators • On-Line Applications: Federal Loans Private Loans • Borrower Responsibilities • Newspaper • Campus News • Road Trip • Travel Plans

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70 UNIPAC keeps track of UniBucks and posts them to your account within seven to fourteen days from your purchase date. Due to product returns, refunds, credits, etc., there is 30 day waiting period until funds become available to transfer or apply to your student loan balance. For terms and conditions on the UniBucks program, go to FAQ. The UniBucks meter keeps track of all your UniBucks earned and how much is available to be applied to your designated student loan account. You may transfer any UniBucks that are in "Earned" status to another @theU account.

72

UniBucks

Earned Amount= \$0.00 Pending Amount=\$0.00 Total UniBucks= \$0.00

When you have \$25.00 or more UniBucks, you can apply them to your designated student loan account!

\*Earn a 20% bonus when you apply UniBucks to a UNIPAC-serviced loan.

Done Internet

FIG.38

LOYALTY REWARD PROGRAM FOR REDUCING  
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FIG.39

© @theU-ATM-Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address http://stage.attheu.com/atm/

ATM Apply UniBucks UniBuck Account Campus Store On-Line Shopping Textbooks Career Center Career Resources Event Center Download Music Concert Information Movie Reviews Financial Aid Office Types of FA FA Process FA Calendar Scholarships Calculators On-Line Applications: Federal Loans Private Loans Borrower Responsibilities Newspaper Campus News Read Tip Travel Plans

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70 UNIPAC keeps track of UniBucks and posts them to your account within seven to fourteen days from your purchase date. Due to product returns, refunds, credits, etc., there is 30 day waiting period until funds become available to transfer or apply to your student loan balance. For terms and conditions on the UniBucks program, go to FAQ. The UniBucks meter keeps track of all your UniBucks earned and how much is available to be applied to your designated student loan account. You may transfer any UniBucks that are in "Earned" status to another @theU account.

71 Click here to apply your UniBucks!

96 69 74 UniBucks

25 20 + 5 15 10 0

Earned Amount= \$32.80 Pending Amount= \$0.00 Total UniBucks= \$32.80

You have at least \$25.00 in UniBucks! You can now apply them to your student loan.

\*Earn a 20% bonus when you apply UniBucks to a UNIPAC-serviced loan.

Internet

**LOYALTY REWARD PROGRAM FOR REDUCING  
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**FIG. 40**

**@theU-ATM-Microsoft Internet Explorer**

| File Edit View Favorites Tools Help

| Back Forward Stop Refresh

| Address

ATM Apply UniBucks UniBuck Account

Campus Store

·On-Line Shopping

·Textbooks

Career Center

·Career Resources

Event Center

·Download Music

·Concert Information

·Movie Reviews

Financial Aid Office

·Types of FA

·FA Process

·FA Calendar

·Scholarships

·Calculators

·On-Line Applications

Federal Debs

Private Lends

Borrower Responsibilities

Newspaper

·Campus News

Road Trip

·Travel Plans

**@theU**

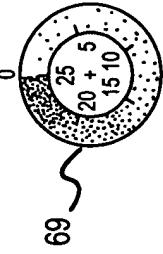


**UniBucks™ Account**

The UniBucks account keeps track of your @theU Campus Store purchase history. UniBucks, pending and actual, are also displayed here.

Merchant	Date	Amount	Rate	UniBucks	Status
Outpost.com	4/10/00	\$249.00	3.0%	\$7.47	Earned
Outpost.com	4/11/00	\$2,399.90	3.0%	\$72.00	Earned
Payment	5/15/00	\$50.00		(\$50.00)	Applied
Stephanie Butler Transfer	7/13/00	\$30.00		\$30.00	Transfer
	7/13/00	\$20.00		(\$20.00)	Transferred
				\$39.47	Earned
				\$0.00	Pending
<b>Total UniBucks</b>		<b>\$39.47</b>			

**Click here to apply your UniBucks!**



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Done

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FIG.41A

@theU-ATM-Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address

**@theU**

ATM           

Campus Store           

Career Center     

Event Center           

Movie Reviews     

Financial Aid Office           

Borrower Responsibilities           

Internet

**Member Registration Form**

You've earned UniBucks and now it's time to apply them to reduce your student loan obligation! UniBucks can be applied to your student loan account serviced at UNIPAC or any other financial institution you designate. To apply your UniBucks, please complete the information requested below. All information is required to process your request.

First Name  Middle  Initial   
Last Name  Social  (i.e. xxx-xx-xxxx)  
Security Number  Your SSN will be used to access your loan information.  
Birth Date  (i.e. mm/dd/yyyy)  
Address   
Address 2   
City  State/Prov.  (Alabama)  
Country  (USA)  
Zip/Postal Code

Done

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FIG. 41B

@theU ATM-Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address  Internet

**@theU**

ATM

- Apply UniBucks
- UniBuck Account
- Campus Store
- On-Line Shopping
- Textbooks
- Career Center
- Career Resources
- Event Center
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- Concert Information
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- Newspaper
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- Road Trip



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Birth Date   
Address   
Address 2   
City   
State/Prov.  Alabama   
Country  USA   
Zip/Postal Code   
Phone  (i.e. xxx-xxx-xxx)   
Year in School  Other-Parent, Friend, etc.   
Email

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FIG. 42

@theU-Microsoft Internet Explorer

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Address

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ATM · Apply UniBucks · UniBuck Account · Campus Store · On-Line Shopping · Textbooks · Career Center · Career Resources · Event Center · Download Music · Concert Information · Movie Reviews · Financial Aid Office · Types of FA · FA Process · FA Calendar · Scholarships · Calculators · On-Line Applications: · Federal Loans · Private Loans · Borrower Responsibilities · Newspaper · Campus News · Road Trip · Travel Plans

UniBucks<sup>sm</sup> Account

UniBucks can be applied to your student loan account serviced at UNIPAC or any other financial institution you designate. Please see our [FAQ's](#) for more information.

Type Principal Payment Next Pmt. Due

UniBucks

Earned Amount= \$6.42  
Pending Amount=\$0.00  
Total UniBucks= \$6.42

69 0  
25 + 5  
20 + 10

You can pay down your student loan\* by accumulating \$18.58 more UniBucks!

\*Earn a 20% bonus when you apply UniBucks to a UNIPAC serviced loan.

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[Career Center](#) | [Event Center](#) | [Road Trip](#) | [FAQ](#) | [Contact Us](#) | [Order Form](#)  
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UniBucks™ Account

You may apply a minimum of \$25.00 in UniBucks towards any of the loans listed below. Please select a loan and click on the Apply button.

Type	Principal	Payment	Next Pmt. Due
Guaranteed Consolidation	\$5,792.59 \$7,537.77	\$89.00 \$112.82	9/21/00 9/21/00
<b>UniBucks</b>	<b>\$25.00</b>	<b>88</b>	<b>Apply ⌂ 76</b>

If you wish to apply your UniBucks to a different loan, please select your Service here.

69 0 78

25 + 5  
20 + 10  
15 + 10

UniBucks

Earned Amount=\$25.78  
Pending Amount=\$1.20  
Total UniBucks= \$26.98

You have at least \$25.00 in UniBucks!

Internet

FIG. 43

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

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FIG. 44

@theU ATM - Microsoft Internet Explorer

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Address

UniBucks™ Account

Apply UniBucks

Please select your servicer from the list below and click on Continue.  
If your servicer isn't in the list, or you normally mail your payment to a  
different address, email us and we'll add them.

98

Name AFSA Data Corporation  
Address Attn: Monetary Processing Department  
P.O. Box 7053  
Utica, NY 13504-7053

80

Continue @ 82

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Done

Internet

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FIG. 45

© @theU-ATM-Microsoft Internet Explorer

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Address

**@theU**

UniBucks™ Account

Please enter your account number or routing information (e.g. SSN) in the box below and click on Continue.

Apply UniBucks

Account

Continue

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FIG. 46

http://stage.athieu.com/aim/-Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address http://stage.athieu.com/aim/

UniBucks™ Account

Apply UniBucks

Please verify the Address and Account information below. If it's correct, enter the amount of UniBucks to apply to your loan and click on Apply.

Address: AFSA Data Corporation  
Attn: Monetary Processing Department  
P.O. Box 7053  
Utica, NY 13504-7053  
Account: 5555555555

UniBucks \$25.00 Apply ↵ 76'

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•On-Line Shopping  
•Textbooks  
Campus Store  
•On-Line Shopping  
•Textbooks  
Career Center  
•Career Resources  
Event Center  
•Download Music  
•Content Information  
•Movie Reviews  
Financial Aid Office  
•Types of FA  
•FA Process  
•FA Calendar  
•Scholarships  
•Grants  
•Calculations  
•On-Line Applications:  
Federal Loans  
Private Loans  
•Borrower Responsibilities  
Newspaper  
•Campus News  
Road Trip  
•Travel Plans

Internet

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**FIG. 47**

**@theU-ATM-Microsoft Internet Explorer**

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**Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss**

**Address:** <http://dev.attheu.com/atm/>

**@theU**

**UniBucks™ Account**

The UniBucks account keeps track of your @theU™ Campus Store purchase history. UniBucks, pending and actual, are also displayed here.

Merchant	Date	Amount	Rate	UniBucks	Status
Outpost.com	4/10/00	\$249.00	3.0%	\$7.47	Earned
Outpost.com	4/11/00	\$2,399.90	3.0%	\$72.00	Earned
Payment	5/15/00	\$50.00		(\$50.00)	Applied
Stephanie Butler	7/13/00	\$30.00		\$30.00	Transfer
Transfer	7/13/00	\$20.00		(\$20.00)	Transferred
				\$39.47	Earned
				\$0.00	Pending
<b>Total UniBucks</b>				<b>\$39.47</b>	

**Click here to apply your UniBucks!**

0

25  
20 + 5  
15 10  
69

UniBucks  
Earned Amount=\$39.47  
Pending Amount= \$0.00

**Internet**

**Done**

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FIG. 48

@theU-ATM-Microsoft Internet Explorer

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Address http://stage.athen.com/atm/



UniBucks Account

About @theU  
Contact Us  
FAQ  
Sign Up

You do not have any earned UniBucks to transfer. If you'd like to make a purchase, please visit our Campus Store. ↗ 90

Earned Amount= \$0.00  
Pending Amount= \$0.00  
Total UniBucks= \$0.00

UniBucks

Financial Aid Office  
•Types of FA  
•FA Process  
•FA Calendar  
•Scholarships  
•Calendars  
•On-Line Applications  
•Federal Loans  
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FIG. 49

@theU-ATM-Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address

**UniBucks<sup>SM</sup> Account**

Please enter the @theU User Name of the person to transfer UniBucks to and the number of UniBucks to transfer. When you're ready, click on the Apply button.

User Name:

UniBucks:  94

Apply

Earned Amount= \$6.42  
Pending Amount=\$0.00  
Total UniBucks= \$6.42

UniBucks

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FIG. 50

@theU-ATM-Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address

**@theU**

UniBucks™ Account

Please enter the @theU User Name of the person to transfer UniBucks to and the number of UniBucks to transfer. When you're ready, click on the Apply button.

The @theU User Name you've entered does not exist. Please check the spelling and try again.

User Name:

UniBucks:  94

Apply

Earned Amount= \$6.42  
Pending Amount=\$0.00  
Total UniBucks= \$6.42

---

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Newspaper  
•Campus News  
Road Trip  
•Travel Plans

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FIG. 51

Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address

**@theU**

UniBucks Account

Please enter the @theU User Name of the person to transfer UniBucks to and the number of UniBucks to transfer. When you're ready, click on the Apply button.

The number of UniBucks you entered exceeds the maximum number of UniBucks you've earned. Please try a value no greater than \$6.42.

User Name:

UniBucks:  94

Apply

Earned Amount= \$6.42  
Pending Amount=\$0.00  
Total UniBucks= \$6.42

UniBucks

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